ciety to concentrate attention upon two or three of the works of each man.

Thus, Mr. Hogert's superb sea piece, "Day After the Storm," with its turbulent movement and deep tones, and his cool, refined study, "Morning, Rydetach themselves from their companions preferred him to illustrate his art. From Mr. Cof. fa's twelve canvases we may select the small more satisfying in its contrast of a bleak snowy landscape with a glowing sky are any of the larger and more ambitious especially be noted for its atmospheric qual-None of Mr. Walter Clark's landscapes ex-Mr. Bruce Crane's "Green is pretty, but all through his work we notice hould be particularly cited. Mr. Murphy The "Hazy Morning" of the former is a charming nd Mr. Miner is fascinating at once in the and in the levely, springlike "Mornte. Ochtman is at his best in his night notably in "At Wildwood." Mr. Palmer. in all his pictures, but not quite master theme in any one of them. Possibly effective of his ten canvases is "On the Westport River, Mass." Mr. Carleton Wiggins belongs to the society and exhibits a number of paintings. but in these the interest is centred in calile. He is an excellent worker, but lacks charm. The truth for the various groups of States (a classification of g that the exhibition itself lacks charm to a dis-More than one of the members. other cases fitfully; but the society is not This exhibition, by revealing a great deal of cold and dull work, gains only the effect of the ordinary miscellaneous display through which one searches long for good things. It remains open

It has remained for the Lotos Club to arrange the | for the number of days it takes to forward the visible in New-York. The collection is small but cash-sometimes as long as two weeks. Some of choice. The chief figures are veterans, some of the city banks, for example, collect checks on them no longer living. The late A. H. Wyant is banks in Pennsylvania towns through Philadelphia. esented by four fine canvases, there are some the Philadelphia bank remitting on a certain oble examples of Homer Martin, and there are each week, the average time necessary for colleceresting pictures by George Inness.

low Homer's brilliant beach scene with one so good as to make one wonder why his recent a dramatic and beautiful "Moonlight" by Ryder; another "Moonlight," also beau-Mr. Blakelock: a captivating "Venice" segert and Mr. Kost which would have considerw strengthened their sections in the show further downtown. Most of these pictures have been seen before. They are as etimulating, however, as Most of these pictures have been though they were new. It is this kind of exhibition that is most welcome, small but solidly meritorious,

there is an exhibition now open at the Keppe Gallery of mezzotint engravings by Samuel Cousins. the English reproductive engraver, who was born in the and died in 1887. He executed a number of uninteresting plates after popular subjects by Sant and others, but he also produced some masterpleces. " his best plates, such as the "Pope Plus VIL" the Sir Thomas Munro" and the "Edward Coplesion." himself with the great mezzolint enof the last century. He was, on the whole, their splendid tradition, he had much of qual. The present exhibition shows a thoroughly sudicious election of his engravings, though we could have spared some of the insipidities, like the plates after the egregious Sant aforesaid.

At the Wunderlich Gallery there may be seen a collection of good proofs of Piranesi's picturesque.

At the Groller Club an exhibition of portraits of Lincoln is in preparation.

The Ten American Pointers will open their second annual exhibition at the Durand-Ruel Gallery on

The Sariety of Landscape Painters will be succeeded at the American Art Galleries on April 7 by an exhibition of three collections, all to be sold soon after at auction. These collections belong to Mr. T. J. Blakeslee, Dr. E. M. Harris, of Providence, and Mr. Edward Holbrook. They include old and

for Monday, April 2.

"TRISTAN UND ISOLDE"

MUSIC.

The valuation put by the New-York public upon Wagner's "Tristan und Isolde" as it has been guen at the Metropolitan Opera House this sea-son was again shown last evening, when that the musical annals of the city. The house was filled in orchestra, boxes and galleries to its utness capacity with an audience that listened with an eagerness that showed its appreciation of the privilege of hearing such an interpretation—an appreciation manifested in rapi attention to every phrase and every action, and bespeaking the gentral feeling that such a privilege was not insured indefinitely to future seasons and that the golden hours of the present should be made to yield the fullest enjoyment while they lasted. It was the fillest enjoyment while they lasted it was the fillest enjoyment of artistic achievement at the Opera summit of artistic achievement at the Opera-House, and likewise have yielded some of the greatest financial returns. This fact is a part of the significant drift of affairs that has steadily been able to give them, that he must look for most of his support. The record of the present season shows that a very large proportion of all the performances there have been of the Wagterian music dramus, and it is well known to everybody who has observed them that they have attracted by far the largest number of people to

Last evening a performance was one to be placed

New-York March Zi, 1896

Among the choicest memories of the season now

To the New-York Board of Trade and Transportadrawing to a close. There was nobody concerned before. M. Jean de Reszhe was the Tristan, Mme. Nordica the Isolde, Miss Brema the Brangane, Mr. Bispham the Kurwenni, and M. Edouard de Reszke the Marke; Herr Schalk conducted, but the singers seemed to be at the summit of tered upon their tasks with an enthusiasm and de-What it is in beauty and expressiveness of singing

the auditorium. The lesson is one that we may be

Sure will not be lost on the management, and that will no doubt have a potent influence in shaping

FIGHT ON THE CLEARING HOUSE ASSO. CIATION'S RULE.

sorth delay by which alone we would have GENERAL BELIEF THAT IT WILL HURT THE BUSINESS OF THIS CITY, AS WELL AS

The schedules of charges adopted on March II by A BANK OFFICER'S VIEWS OF THE NEW CLEAR the New-York Clearing House Association for col-lection of checks drawn on out-of-town banks are To the Editor of The Tribune The "country banks," of course, are opposed to it, | checks by New-York City banks. I state I have York City itself. The great department stores, for editorial column. Moreover, the gentleman wh

stance, on checks drawn on banks in Georgia the cent, or \$2.50 on \$1.000; exchange on New-York can small be bought in Savannah at 75 cents on \$1.000. Indeed. town customers of local merchants to make remitcheck to the out-of-town bank and collect the tion being nine days, during which the local bank

On the other hand, in various cities banks collect | give as a special accommodation in exchange for similar | New-York, March 24. forth combine to secure for themselves the commis- LOSS OF INTEREST TO THE BANKS PLT AT sions on the collection of these checks, since New-

be necessary and the inferior facilities or the banks in these cities as compared with the New-York institutions. Moreover, Boston and Philadelphia are stitutions. Moreover, Boston and Philadelphia are discretionary points," the New-York banks not being obliged to charke for collection of cheeks on those cities. But if a New-York firm, it is pointed out, destring to evade the New-York charges, should deposit all its out-of-town cheeks with say, a Philadelphia bank for collection and then draw the money here through its New-York bank the Clearing House Committee would probably retailare promptly by compelling all the Clearing House banks to charge one-quarter of one per cent for the collection of all checks on the Philadelphia institution. Heavy ponalties are prescribed for fallure by any bank in the Clearing House Association or any bank in the Clearing House Association or any bank in the Clearing House Association and it is not improbable that some of these institutions may benefit by the new regulations of the Resource lodged with Clearing House for collection and it is not improbable that some of these institutions may benefit by the new regulations of the Resource lodged with Clearing House collections of the generally profited ones in the situations may benefit by the new regulations of the Resource lodged with Clearing House Banks, especially as the trust companies pay interest on deposits, and even with this concession find their business so profitable that their number is constantly increasing in this city.

DISCRETIONARY FOINTS

DISCRETIONARY POINTS

The following are the "discretionary points" Bos. son with the co-operation of the great artists who have made the performance of it so memorable in On all points in these States a minimum rate of The house was one-tenth of 1 per cent is imposed for collection,

BRING THE BANKERS TO THEIR SENSES.

To the Editor of The Tribune. Sir: I was much pleased to see The Tribune edibrought the works of Wagner and of the modern torial on "Tax on Checks" this morning, coming school influenced by him to the front there, until so promptly after being handed one of the Clearsenses on this matter of custom which has been good enough in the past. Yours truly, New-York, March 2, 1899. EDWARD ROWAN.

PROTEST TO BOARD OF TRADE.

The following protest of the drug trade section was submitted to the Executive Committee of the chases of goods in New-York, giving in payment Board of Trade and Transportation yesterday. The checks on their home banks aggregating, say, \$100-committee decided to prepare a protest on similar 600-increasing to that extent the deposit line of

and truthfulness, passionate intensity and dramatic impressiveness, is an oft-spented tale. Only it must be said that Jean de Rieszke seemed to have surpassed himself in the power and fervor of his acting, and his voice seemed never more noble to fousity or an instrument more pliant in the experience of changing emotion and that Mme Nor-Breaden of changing emotion and that Mme Nor-Breaden of changing emotion and that Mme Nor-Breaden of changing emotion and that make the said nor be more than half the proposed for agree the said nor be more than half the proposed and that more pliant in the experience of this new rule is an item of this new rule is an item of the beauty and tragic power of her interpretation of a part which has shown the steady and admirable growth of her artistic stature since her difference will be devised with and that various achieves will be devised with and the grant which has shown the steady and admirable growth of her artistic stature since her more or less success, to evade their effect.

While we are aware that the collecting of outor-town checks is in the aggregate a large tiem of New-Tork, March 24.

beightens appreciation of the members of the so- THE CHECK TAX OPPOSED. expense to the banks, we believe that there are compensating circumstances which warrant us in protesting against the imposition by the banks of these charges upon the merchants. The banks will best thrive by promoting the general commercial weifare of the city upon whose trade they so largely depend, and we do not think the present, in view of our diminishing commerce, an opportune time to impose new burdens or expense upon business operations.

Chairman Executive Committee of Drog Trade Section.

THE CHARGE JUSTIFED. ING HOUSE BULE.

TWO SIDES TO THE QUESTION.

\$2,000,000 ANNUALLT. Editor of The Tribunc.

The clerical force employed in the New-

to gratifying to the merchants of this country. Banks have a rispt to deal with the individual customer and make charges that are mutually agreea-ble, providing they are within the law, but the make charges under threat of fine and extermina-

Does the fact that the National banks are in. States? The people never meant Congress to delegate such powers, and any search of the Clearing House resolution has entered into a consepiracy. What right has the Clearing House to regulate banks? Is it possible that our Government is going to allow such high-hended usurration of INQUIRER. New York, March 24, 1839.

UNJUST TO THE BANKS.

To the Editor of The Tribune. Sir: From the standpoint of theory, The Tribune's views on the subject of "Tax on Bank Checks," as contained in to-day issue, may be all right, but from practical experience they can hardly be regarded as fair or just to the banks of this city.

Alluding to the heavy lines of deposits loaned out sample: A dozen or so merchants from distant points, anywhere between Maine and San Francisco, New-Orleans and Vancouver, make purmeeting:

New-York March Zi, 1899.

To the New-York Board of Trade and Transportation.

The drug trade section of the Board of Trade and Transportation has directed the undersigned companies command under the section of the Charing House Association, in requirm banks and trust to charge the international to the internation

OBITUARY.

ISAAC HAZELTINE BAILEY.

Isaac Hazeltine Bailey, who was the Editor of "The Shoe and Leather Reporter" and one of the eld guards of the Republican party, died yesterday | and a citizen of South Orange, N. J., died at his afternoon and was then in his usual health. He was sixty-three years old. was in his eightleth year, and was remarkably acwas in his eightleth year, and was remarkably ac-tive for a man of his age. He enjoyed unusual and was educated in private academies in Albany. N. T., in 1836, health, too, considering his years, and it is said and Westford, Mass. He came to New-York in In

learn a trade when he was eleven years old, and after that never attended school a single day when a young man he entered the employment of their organization. He was one of the trustees of the forganization. When a young man he entered the employment of their organization. and about ten years later he was established in business there. His firm did about as good busi-



Editor of "The Shoe and Leather Reporter," who

cerns at that time. He was considered a leader in the trade. When there were any differences bein the councils of the Republican party in his day rought him in contact with nearly all the leading Republicans and persons of other political faiths. He was on intimate terms of friendship with Gen-James G. Blaine. General Grant and Roscoe Conk-ling were among his bosom friends and frequently at his office in Spruce-st. On one occasion he went heavy for the yacht had to stop at a small port. The persons in board left the boat for the night

1819, and was a direct descendant of John Alden and Priscilla Mullins. His grandfather was a very prominent clergyman in Maine, and was particularly noted for his wit. His father died when he was ent we have an item of interest of \$2,000,000 Isham. Mr. Isham retired from the firm five years rains and snows. The temperatures have risen generally

gratifying to the merchants of this country, only have a right to deal with the individual customer and make charges that are mutually agreed a providing they are within the law, but the saring House for New-York, to compel banks to ke charges under threat of fine and exterminating tracken by a financial trust. No railroad or intrial trust would dere do such a thing, loos the fact that the National banks are intrial trust would dere do such a thing, loos the fact that the National banks are intrial trust would dere do such a thing. It is not ship to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money throughout the United States law give them light to regulate money many for many years a member of the Clinton Hall Association, a life member of the Clinton Hall Association.

The New England So

GOTTLIEB WILHELM LEITNER.

Bonn, March 24 -G. W. Leitner, the linguist, is

Gottlieb Wilhelm Leitner is said to have been born at Pesth, Hungary, in 1830, though there is some doubt on the subject. In early life he studied Oriental languages in the East, and was appointed First Interpreter to the British Army operating in the Crimea. After the fall of Sebastopol Leitner became professor of Arabic language and literature of the Royal College, London. In 1864 he was appointed rector of the College of Lahore, and in the Barry, Israel H. B ollowing year he founded the Society of the Punjab, whose object was the study of the popular language of India. Some time later an important intrusted to him. This took him two years to accomplish. While on this mission he endured great. Mayer, Henry W. complish. While on this mission many dangers, but suffering and passed through many dangers, but obtained the material for an important work on bankies, customs and languages of the distance the habits, customs and languages of the dis-tricts he visited. At the Universal Exposition of Vienna in 1875 he obtained the only grand diploma of honor accorded for the advancement of knowledge. From that time on Leitner had not censed to display the greatest activity in the advancement of Oriental languages, and it was said of him that he spoke and wrote at least twenty-five dialects. Returning to London after twenty years' absence he founded near that city an Oriental languages of the East. He was the author of "The Theory and Practice of Education," "The Races of Turkey," "Results of a Voyage in Dardistan, Cashmere and Little Thibet," "Greece Buddhist Discoveries" and "The National University of the Punjab."

WALTER G. KEECH.

BARKY Suscends: wife of Charles E. Barry and term of Person Haven, and the subject of the Insulages of the Least. He was the suthor of "The Theory and Practice of Education," "The Races of Turkey," "Results of a Voyage in Dardistan, Cashmere and Little Thibet," "Greece Buddhist Discoveries" and "The National University of the Punjab."

WALTER G. KEECH. Vienna in 1875 he obtained the only grand diploma-

for two weeks. He leaves a young daughter and some brothers and sisters. His wife died several months ago. Mr. Keech lived at No. 33 Rivington-

st. He was born in this city, and was a Democrat. He was Superintendent of the Water Purveyor's Department under Mayor Gilroy. The funeral arrangements were not completed

JOSEPH ALBERT MINOTT.

1854 and was for three years in the wholesale drygoods busines. In 1857 he engaged in the rubber
clothing business in connection with William D.
Russell, and in 1861, in connection with F. M. Shepard, founded the Rubber Clothing Company. In
1872, also in connection with Mr. Shepard, he found1874. The she was the state residence. No. 73 Washington S.
Morrietawn, on Saturday, March 25, at 4 p. m.
Train leaves New York foot of Barclay-st., 2 p. m., returning 5.22 p. m.
Interment private. the Union Assurance Society of London, England, and a director in the Victoria Fire Insurance Com-

HENRY W. MAYER.

Henry W. Mayer, a young lawyer of this city, who lived at No. 843 Lexington-ave., died Thursday night after a brief illness. He was graduated from the College of the City of New-York in 1893. and subsequently from the New-York Law School. Since his admission to the bar he had been actively connected with the firm of Hoadly, Lauterbach & Johnson, and was well known as an able trial lawyer in the courts of this city. Mr. Mayer belonged to the Association of the Bar of the City of New-York to the Democratic Club and the Society of Medical Jurisprudence.

GUSTAV WIEDEMANN.

Leipzig March 24.-Professor Gustav Wiedemann, sor of physics and chemistry here, is dead.

DANIEL H. SMITH.

Daniel H. Smith, eighty-seven years old, an old-Daniel H. Smith, eighty-seven years old, an old-time New-York husiness man, died on Thursday at Boonton, N. J., where he has lived since his retire-ment from business. He was an eider in the Pres-by D. L. & W. R. R. ment from business. He was an elder in the Pres-byterian Church at Boonton and an active Prohi-bitlonist. A number of years ago he was elected Mayor of Boonton on a Prohibition ticket. He leaves a widow, a son and a daughter, all living in Boonton. The tuneral will be held this afternoon at his home, and the body will be taken to Brook-ten for burja!

JOSEPH H. JACKSON.

Joseph H. Jackson, eighty years old, who was engaged in the iron business at No. 268 Franklinst., died from pneumonia on Thursday at his home, in Washington-st., Morristown, N. J. He was at In Washington-st., Morristown, N. J. He was at his place of business daily until two weeks ago. He was born in Rockaway, N. J., and for a number of years he was engaged with his uncle. Colonel Joseph Jackson, in the iron business there. In 1848 Mr. Jackson went to Maryland, and was in-terested in the Mount Savage Iron Company for ten years. He had lived in Morristown eleven years.

MRS. CLAIRVILLE E. BENEDICT.

Mrs. Clairville E. Benedict died suddenly from heart disease yesterday at her home, the Uplands, in Cherry-st., Katonah. Mrs. Benedict, who prewas the only daughter of the late James W. Ander

E. E. POOR'S CONDITION.

It was said yesterday at the National Park Bank that the condition of President Edward E. Poor who has been for some time suffering from heart trouble at his home at Hackensack, N. J., shows little change, except that for the last week or two he has been resting more easily at night than had

THE WEATHER REPORT.

Washington, March 24.—Low pressure covers the entire country from the Mississippi Valley westward with centres of depression in Eastern Nebruska and Central later, and the firm continued to de business under the name of George Palen & Co., and remained as lake regions. The first temperature of 50 degrees for showers are indicated Saturday in the central valleys and Gulf States, and also in the Onio Valley and lower lake region Saturday afternoon or night. Snow or rain is indicated from the upper lake region westward through 30, 31 and April 1, at 2:30 o'clock.

DETAILED FORECAST FOR TO-DAY.

For New-England and Eastern New-York, partly clearly winds becoming brisk easterly. For Eastern Pennsylvania and New-Jersey, partly

hrisk easterly.

For Western New-York, increasing cloudiness, rain or snow in afternoon or night, warmer in western portion; winds becoming brisk easterly.

Postoffice Notice.

TRIBUNE LOCAL OBSERVATIONS.



Tribune Office, March 25, 1 a. m.—The weather yester-day was fair and cool. The temperature yesterday ranged

degrees lower than that of the corresponding day of last year.

The weather to-day will be partly cloudy and slightly for a gramer from Manning waterer.

Pulmonary Consumption is a dread disease; but

Walter G. Reech. Assistant Superintendent of City Markets, died yesterday afternoon from pricuments at the Post-Graduate Hospital. He was ill for two weeks. He leaves of the State of the 27th inst. at 2.30.

DIED.

HASBROUCK—At Greenport Columbia County, N. T., March 24, 1809, Frank Hasbrouck, formerly of New-York City. his late residence, Derick Hall, on Monday afternoon at 2:36 o'clock. Carriages will meet the 1:41 train at Hudson City, N. Y. Joseph Albert Minott, a New-York business man Holler—At Lakeville Conn. on March 23, Sarah Cott Day Holler, in the 85th year of ker age, without of the late ex-Governor Holler.

Waldorf-Astoria from apoplexy. He was at home in Scotland-st., that place, on Thursday night, from pneumonia, after an illness of nine days. He wille, on Saturday, March 26, at 1:30 p. m. HOWI-On Thursday, March 2B, William W. Howe. Priends are invised to attend the funeral services at his late residence. No. 180 West Stib-et., this (Saturday) afternoon at 2 o'clock.
Interment at New Hedford, Mass., Sunday morning.

Notice of funeral hereafter

MULFORD—At Orient, Long Island, on Wednesday, March 22, 1809, after a short Uliness, Mattida L. Mulford, Funeral Saturday, Marca 25, 1809, Brooklyn papers please copy. or of pureral services Saturday afternoon, at 2:30 o'clock, at his late reidence.

ORMISTON-O- Sunday March 19, 1869, at his residence, near Anna, Cal., of apople's, in his 78th year, William Ormiston, D. D. Li. D. formerly one of the ministers of the Collegiate Church of this city.

Notice of funeral hereafter.

Notice of filterial seconds.

SCRIBNER—Suddenly of pneumonia, at Rawly, N. C. on Weinesdry, March 22. Helen E. Vall, wife of Professor Charles W. Scriiner and daughter of Mahlon Vall, of Plainfeed, N. I.

Relatives and friends are invited to attend the funeral services at Grace Professiont Episcopal Church, Plainfield, N. I. on Saturday, March 25, at 3 p. me. Interment private.

Train leaves foot of Liberty-st., New-York, at 1.30 p. m., C. R. R. of N. J.

SMEDBERG-On March 24, 1899, Harriett Auchincies, willow of John ti. Smellerg, and daughter of the late

SMITH-Entered into rest, at New Castle, Del., March 23, 1919. Mary conter Smith, widow of the late James Logan Smith, in the Sith year of her age.
The relatives and friends of the family are invited to attend the funeral on Monday, March 27, at 12 m., from SMITH-On March 23 Daniel H. Smith, in the

SMITH—Suddenly, of heart trouble, at his late residence, No. 102 East 57th-st., early Friday morning, March 24, William Alien Smith, son of the late Rev. Dr. Heary B. Smith and Elizabeth L. Smith, in the Sixt year of his are

VANDERPOEL On March 2s, Frank Stickler, infant son of Frank and Nannis Stickler Vanderpoel. Funeral services at the home of his parents, No. 163 (entre-bt., Grange N. J. on Saturday, March 20, at 12

A .- The Kensico Cemetery .- Private station, Harlem Hadroad, 45 minutes fide Depot. Office, 16 Hast 42d-st.

Special Notices.

Tribune Terms to Mail Subscribers.
Daily (with Sunday), \$10 a year; 6 months, \$5; \$
acorths, \$2.50; one munits, \$1.
Daily, without Sunday, \$8 a year; 6 months, \$4; \$ Your City. EMITTANCES, if sent in cash, unregistered, will be at the owner's risk.

MAIN OFFICE-No. 154 Nassau-s

AMERICAN ART GALLERIES, MADISON EQUARE SOUTH, NEW YORK. On exhibition, 9 until 6.

A Very Important Collection ANCIENT AND MODERN

JAPANESE AND CHINESE ART OBJECTS.

INCLUDING Artistic Specimens of Metal Work in vings, Porcelain, Pottery, Enamels, Curios, Swords, Tertiles, and Paint-

ings Selected by

K. OSHIMA. Sale by Absolute Auction Thursday,

Bangs & Co., 91 and 93 Fifth Avenue, WILL SELL AT AUCTION MONDAY AND TWO FOL-LOWING AFTERNOONS AT 3 O'CLOCK,

The LIBRARY of the late ROBERT H. LABBERTON, LL.D., For Eastern Pennsylvania and New-Jersey, partly cloudy; warmer in southern portions, winds becoming brisk easterly.

For the District of Columbia, Delaware, Maryland and

Postofilee Notice.

(Should be read DALL) by all interested as changes may occur at any time.)

Poreign mails for the week ending March 25, 1809, will close (PHOMPTLY in all classes at the General Postoffice as follows: Parcels Fost Mills close one hour earlier than closing time shown below.

TRANSATLANTIC MAILS.

plamentary Transatlantie

m for Nassau, N. P., per at S a. m. for Bermuda, 10 a. m. (suplementary nd Santa Martha, per s. s. plementary 10:20 a. m.) for Savanilla and Carthagena, ets for Costa Rica must be at 10 a. m. for Clenfuegos, antiago, per s. s. Ilsenstein per lisenstein'), at 11 a. m. h. for Forto Rico, via San cao, also Savanilla and Carse Philadelphia at 11 a. m. e. Philadelphia at 11 a. m.